## **Uniform Residential Loan Application**

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  $\square$  the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or  $\square$  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

D				7- D											
Borrower			(	Co-Borrower  I. TYPE OF N	ORTGAG	E AND T	ERMS	OF LO	AN						
Mortgage Applied for:	□ VA □ FHA	☐ Conventional ☐ Other (☐ USDA/Rural Housing Service						gency Case		ber	I	Lender Case Number		er	
Amount \$		Interest Rate		No. of Months	Amortizat	ion Type:		Fixed Rat	te	☐ Other (expla:					
			II	. PROPERTY II	NFORMAT	ION AND	PUR	POSE O	F LO	AN					
Subject Property	y Address (street,	city, state & ZIP	)												No. of Units
Legal Description	on of Subject Prop	perty (attach desc	ription if neces	ssary)											Year Built
Purpose of Loan □ Purchase □ Construction □ Other (explain): □ Refinance □ Construction-Permanent							•	erty will be imary Resi		□ Seco	ondary Re	esidence			Investment
Complete this li	ine if construction	n or construction	-nermanent lo	an.											
Year Lot Acquired	Original Cost	i or construction	Amount Ex		(a) Present V	alue of Lot	e of Lot (b) Cost of Improvements				nents	Total (a + b)			
	\$		\$		\$				\$			5	\$		
Complete this li	ine if this is a refi	inance loan.	1												
Year Acquired	Original Cost		Amount Ex	isting Liens	Purpose of	Refinance			Descr	ribe Improvement	ts	□ m	nade	□ to	be made
	\$		\$						Cost:	\$					
Title will be held in what Name(s)							Manner in which Title will be held Estate will be hel  □ Fee Simple								
															asehold (show
Source of Down	Payment, Settler	nent Charges, and	l/or Subordinat	te Financing (explai	n)									exp	iration date)
	Borro	wer		III.	BORROWE	R INFOR	RMAT	ION				Co-Bo	rrower		
Borrower's Nan	ne (include Jr. or	Sr. if applicable)	'						ude Jr.	or Sr. if applicab	ole)				
Social Security	Number	Home Phone (incl. area code		(mm/dd/yyyy)	Yrs. School	Social Se	ecurity N	Number		Home Phone (incl. area code)	)	DOB (n	mm/dd/yy	уу)	Yrs. School
☐ Married	☐ Unmarried (in	clude	Dependents (1	not listed by Co-Bo	rrower)	☐ Marri	ed [	☐ Unmarri	ed (inc	lude	Depe	ndents (n	ot listed l	by Bor	rower)
☐ Separated	single, divorce		no.	ages	,	□ Separ				l, widowed)	no.			ages	,
Present Address	(street, city, state	e, ZIP)	□ Own	□ RentNo	. Yrs.	Present A	Address	(street, city	y, state	, ZIP)	□ Own	□R	ent1	No. Yr	S.
Mailing Address	s, if different fron	n Present Address				Mailing A	Address	s, if differer	nt from	Present Address	}				
If residing at pr	esent address for	less than two yea	ars, complete t	he following:											
Former Address	(street, city, state	e, ZIP)	□ Own	□ RentNo	o. Yrs.	Former A	Address	(street, city	y, state	, ZIP)	□ Own	□R	.ent1	No. Yr	S.
	Borr	ower		IV	. EMPLOY	MENT I	NFOR	MATION	N			Co-I	Borrowe	er	
Name & Addres	ss of Employer		□ Self Em			Na	ıme & A	Address of	Emplo	yer I	□ Self E	mployed	Yrs. o	on this	job
					loyed in this ork/profession										ed in this /profession
Position/Title/Type of Business Business Phone (incl. area code)						Po	sition/T	Title/Type o	of Busi	ness	I	Business	Phone (in	ıcl. area	a code)
				ently employed in i	_	• • •		.1		_					

Borrower				IV.	EMPLOYMEN	VT INFORMATION (cont'd) Co-Borr				ower		
Name & Address of Employer ☐ Self Employed			Dates (	from – to)	Name	& Address of Employer		□ Self	Employed	Dates (from – to)		
				Monthl	Monthly Income						Monthly Income	
				\$							\$	
Position/Title/Type of Busi	ness		Business			Positio	on/Title/Type of Busines	SS		Business l		
			(incl. area	code)						(incl. area	code)	
Name & Address of Emplo	ver	□ Self	Employed	Dates (	from – to)	Name	& Address of Employer		□ Self	Employed	Dates (from – to)	
	,,,,			- ***** (*							()	
				Monthl	y Income						Monthly Income	
					\$			\$				
Position/Title/Type of Busi	ness		Business (incl. area		2.			Business (incl. area				
		V. MONT	, and the second		ND COMBINE	р но	USING EXPENSE I	NFORMATIO	N	,	,	
Gross	_						Combined Mo	onthly				
Monthly Income  Base Empl. Income*	Borrowe \$	r \$	Co-Borrow	er	Total \$		Housing Exp		Prese \$	ent	Proposed	
Overtime	,	•			,		First Mortgage (P&I)		•		\$	
Bonuses							Other Financing (P&I)	)				
Commissions							Hazard Insurance					
Dividends/Interest							Real Estate Taxes				-	
Net Rental Income							Mortgage Insurance					
Other (before completing,							Homeowner Assn. Du	es				
see the notice in "describe other income," below)							Other:					
Total	\$	\$			\$		Total		\$		\$	
* Self Employee	d Borrower(s) m	ay be required	to provide	additiona	l documentation s	such as	tax returns and financi	al statements.				
Describe Other Income			Not	tice: Aliı	mony, child suppo	ort, or se	eparate maintenance in	come need not b	e revealed			
					ne Borrower (B) or repaying this loan		orrower (C) does not cl	hoose to have it	considered			
B/C										N	Monthly Amount	
									\$	,		
				V	I. ASSETS AN	D LIA	BILITIES					
This Statement and any appl				ed jointly	by both married a	nd unma	arried Co-Borrowers if the					
can be meaningfully and fair person, this Statement and su							are required. If the Co-B	orrower section v			on-applicant spouse or other  Not Jointly	
ASSETS	1		ash or	1	1000			11 1				
	,		ket Value	auto	omobile loans, re	volving	charge accounts, real	estate loans, a	limony, chil	d support,	stock pledges, etc. Use	
Description Cash deposit toward		\$			tinuation sheet, if on refinancing of the			liabilities, which	will be satis	fied upon sa	ale of real estate owned or	
purchase held by:					_							
List checking and savings	accounts below				LIABILITIES			Monthly Payment & Months Left to Pay			Unpaid Balance	
Name and address of Bank,	, S&L, or Credit	Jnion		Naı	Name and address of Company			\$ Payment/Months			\$	
	1											
Acct. no. \$					Acct. no.							
Name and address of Bank, S&L, or Credit Union			Naı	ne and address of	Compan	у	\$ Payment/Mon	ths	5	\$		
Acct. no. \$												
Acct. no.		·			et. no.							
Name and address of Bank, S&L, or Credit Union				Naı	Name and address of Company			\$ Payment/Mon	tns		\$	
Acct. no.	I	\$			ot no							
		•		Acc	et. no.							

				VI. ASSETS AND LIABILITIES (cont'd)										
Name and address of Bank, S&L, or Cred	it Union			Name and address of Company				\$ Payment/Months			\$			
Acct. no.	10. \$				Acct. no.									
Stocks & Bonds (Company name/	\$			Name and addre	ess of Com	npany		\$ Pay	ment/Months		\$			
number & description)			Traine and addre		·p·····j		Ψ T W,	Thomas in tolling						
				Acct. no.										
Life insurance net cash value	fe insurance net cash value \$			Name and addre	ess of Com	npany		\$ Pay	ment/Months		\$			
Face amount: \$														
Subtotal Liquid Assets	\$													
Real estate owned (enter market value	\$													
from schedule of real estate owned)  Vested interest in retirement fund	\$													
Net worth of business(es) owned	\$													
(attach financial statement)	Ψ			Acct. no.										
Automobiles owned (make	\$			Alimony/Child S Maintenance Pa				\$						
and year)					,									
Other Assets (itemize)	\$			Job-Related Exp	ense (chil	d care, unio	n dues, etc.)	\$						
				<b>Total Monthly Payments</b>				\$						
Total Assets a.	\$			Net Worth	Net Worth \$				Total Liabilities b.					
				(a minus b)										
Schedule of Real Estate Owned (If addit	ional prope	erties are	e owned, use	e continuation sheet.)										
Property Address (enter S if sold, PS if p	ending sal	e or R	Type of	Present		nount	Gross		Mortgage		rance,	Net Rental		
if rental being held for income)		$\blacksquare$	Property	Market Value		ortgages Liens	Rental Inco	me	Payments		& Misc.	Income		
				\$	\$		\$		s	\$		\$		
			Totals	\$	\$		\$		\$	\$		\$		
List any additional names under which	credit has	previo	usly been re	ceived and indicate a	ppropriat	te creditor	name(s) and ac	count	number(s):					
Alternate Name				Creditor Name				Account Number						
VII. DETAILS OF TRA	NSACT	ON_					VIII D	ECLA	RATIONS					
a. Purchase price		\$		If you answer "Yes"	' to any q	uestions a t		-10,-11	A TITO NO	Borrow	er	Co-Borrower		
				please use continuat	tion sheet	for explana	tion.	Yes I			0	Yes No		
b. Alterations, improvements, repairs				a. Are there any outs	standing ju	ıdgments ag	ainst you?				1			
			b. Have you been de	eclared bar	nkrupt withi	n the past 7 year	ırs?			1				
d. Refinance (incl. debts to be paid off)			c. Have you had proportion or deed in lieu the							ı				
e. Estimated prepaid items			d. Are you a party to		-					,				
			e. Have you directly							ı				
g. PMI, MIP, Funding Fee			loan which resulte in lieu of foreclos			sfer of title								
				(This would include	such loa	ns as home								
h. Discount (if Borrower will pay)				improvement loans, mortgage, financial	obligation	n, bond, or	loan guarante	ee. Íf	"Yes," provide					
i. Total costs (add items a through h)				details, including dat if any, and reasons for			of Lender, FH	A or V	A case number,					

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
			Borrower	Co-Borr	ower
j. Subordinate financing	If you answer "Yes" to any question a thro continuation sheet for explanation.	agh i, please use	es No	Yes	No
k. Borrower's closing costs paid by	f. Are you presently delinquent or in defau debt or any other loan, mortgage, financ or loan guarantee?				
Seller	g. Are you obligated to pay alimony, child separate maintenance?	support, or			
l. Other Credits (explain)	h. Is any part of the down payment borrow	red?			
I are assessed (analysis DMI MID	i. Are you a co-maker or endorser on a no	te?			
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	j. Are you a U.S. citizen?	г			
n. PMI, MIP, Funding Fee financed	k. Are you a permanent resident alien?	_			
o. Loan amount (add m & n)	I. Do you intend to occupy the property residence?	as your primary			
p. Cash from/to Borrower (subtract j, k, l & o from i)	m. Have you had an ownership interest in a three years?  (1) What type of property did you own-				
	(PR), second home (SH), or investment (2) How did you hold title to the home—	property (IP)? —  by yourself (S),			
	jointly with your spouse (SP), or jointly IX. ACKNOWLEDGEMENT AND A				
remedies that it may have relating to such delinquency, repor account may be transferred with such notice as may be requexpress or implied, to me regarding the property or the conc those terms are defined in applicable federal and/or state law effective, enforceable and valid as if a paper version of this approach to the concept of the undersigned hereby acknowledgement. Each of the undersigned hereby acknowledgement and information or data relating to the Loan, for any let	ire d by law; (10) neither Lender nor its agents, broker ition or value of the property; and (11) my transmission is (excluding audio and video recordings), or my facsim optication were delivered containing my original written bedges that any owner of the Loan, its servicers, successor	rs, insurers, servicers, successors or an of this application as an "electronic title transmission of this application c signature.  rs and assigns, may verify or reverify	assigns has made and crecord" containing containing a facsimil	y representation my "electronic e of my signatu stained in this ap	n or warranty signature," a re, shall be a
Borrower's Signature	Date Co-Borrower's	Signature		Date	
X	X				
The following information is requested by the Federal Gove and ho me mortgage disclosure laws. You are no t required information, or on whether you choose to furnish it. If you ethnicity, race, or sex, under Federal regulations, this lender wish to furnish the information, please check the box below state law for the particular type of loan applied for.)  BORROWER	to furnish this in formation, but are en couraged to do furnish the information, please provide both ethnicity a is required to note the information on the basis of visua (Lender must review the above material to assure that	so. The law p rovides that a le nder and race. For race, you may check not all observation and surname if you has the disclosures satisfy all requirement DWER	may not discriminar nore than one designave made this applicants to which the lendernish this information Hispanic or Latino	te either on the nation. If you d ation in person. er is subject und	bas is of this lo not furnish If you do no der applicable
☐ Native Hawaiian or ☐ White Other Pacific Islander		Native Hawaiian or Other Pacific Islander	/hite		
Sex:	Sex:	Female Male			
Loan Originator's Signature X		Date			
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originato	or's Phone Numbe	r (including ar	rea code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination	on Company's Ad	dress	

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION							
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> f or Borrower or <b>C</b> for Co-Borrower.	Borrower:	Agency Case Number:					
	Co-Borrower:	Lender Case Number:					

Title 18. United States Code Section 1001, et ans

of Thie 18, Officed States Code, Section 1001, et seq.									
Borrower's Signature	Date	Co-Borrower's Signature	Date						
X		X							